

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	§	Case No. 10-00453-JPC
	§	
NAMROOD B. SHIBA	§	
	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATION FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that David P. Leibowitz, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 South Dearborn Street, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:30 a.m. on 12/05/2013, in Courtroom 680, United States Courthouse, 219 South Dearborn Street, Chicago, IL 60604. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 11/12/2013

By: /s/ David P. Leibowitz
(Trustee)

David P. Leibowitz
420 West Clayton St
Waukegan, IL, 60085

Certificate of Notice Page 2 of 6
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: § Case No. 10-00453-JPC
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 Debtor(s) §

**SUMMARY OF TRUSTEE'S FINAL REPORT
 AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$15,700.00
and approved disbursements of \$832.30
leaving a balance on hand of¹: \$14,867.70

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Amount
2	Chase Home Finance LLC	\$248,837.20	\$0.00	\$0.00	\$0.00

Total to be paid to secured creditors: \$0.00
 Remaining balance: \$14,867.70

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
David P. Leibowitz, Trustee Fees	\$2,252.00	\$0.00	\$2,252.00
David P. Leibowitz, Trustee Expenses	\$6.16	\$0.00	\$6.16
Lakelaw, Attorney for Trustee Fees	\$7,322.50	\$0.00	\$7,322.50
Lakelaw, Attorney for Trustee Expenses	\$46.18	\$0.00	\$46.18

Total to be paid for chapter 7 administrative expenses: \$9,626.84
 Remaining balance: \$5,240.86

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of disbursement of the additional interest.
UST Form 101-7-NFR (10/1/2010)

Applications for prior chapter fees and administrative expenses have been filed as follows: NONE

Total to be paid to prior chapter administrative expenses: \$0.00
 Remaining balance: \$5,240.86

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00
 Remaining balance: \$5,240.86

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$122,111.88 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 4.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	DISCOVER BANK	\$7,121.59	\$0.00	\$305.64
4	American Student Assistance Guarantor	\$17,358.15	\$0.00	\$744.98
6	Chase Bank USA, N.A.	\$525.78	\$0.00	\$22.57
7	JPMorgan Chase Bank, N.A.	\$606.39	\$0.00	\$26.03
8	JPMorgan Chase Bank, N.A.	\$24,977.62	\$0.00	\$1,072.00
9	Fia Card Services, NA As Successor In Interest to	\$46,480.62	\$0.00	\$1,994.88
10	PRA Receivables Management, LLC	\$16,740.46	\$0.00	\$718.48
11	Fifth Third Bank	\$6,075.24	\$0.00	\$260.74
12	Capital One, N.A.	\$768.18	\$0.00	\$32.97
13	Capital One, N.A.(BEST BUY CO INC)	\$1,457.85	\$0.00	\$62.57

Total to be paid to timely general unsecured claims: \$5,240.86
Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00
Remaining balance: \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims: \$0.00
Remaining balance: \$0.00

Prepared By: /s/ David P. Leibowitz
Trustee

David P. Leibowitz
420 West Clayton St
Waukegan, IL, 60085

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Namrood B. Shiba
 Debtor

Case No. 10-00453-JPC
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: pseamann
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Nov 13, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2013.

db
 14934958 +Namrood B. Shiba, 7447 Kedvale, Skokie, IL 60076-3801
 14934960 +A.C.S., PO Box 78208, Phoenix, AZ 85062-8208
 15187703 AT&T Universal Card, P.O. Box 6500, Sioux Falls, SD 57117-6500
 14934959 +American Student Assistance Guarantor, 100 Cambridge Street Suite 1600, Boston MA 02114-2567
 14934961 +Assyrian General Conference, c/o Marc D. Sherman & Assoc., P.C., 3700 W. Devon, Ste. E,
 Lincolnwood, IL 60712-1103
 15057227 #Bank of America, P.O. Box 15026, Wilmington, DE 19850-5026
 19623000 CLC-Trust 1, ACS, P O Box 22724, Long Beach, CA 90801-5724
 14934962 +Capital One, N.A.(BEST BUY CO INC), c/oBass & Associates, P.C.,
 3936 E. Ft. Lowell Road, Ste #200, Tucson, AZ 85712-1083
 15088507 Cardmember Service, PO Box 15298, Wilmington, DE 19850-5298
 +Chase Bank USA, N.A., c/o Creditors Bankruptcy Service, P.O. Box 740933,
 Dallas, TX 75374-0933
 14934963 +Chase Home Finance, PO Box 9001871, Louisville, KY 40290-1871
 14982616 +Chase Home Finance LLC, 800 Brooksedge Blvd., Westerville, OH 43081-2822
 15058124 +FIFTH THIRD BANK, POST OFFICE BOX 829009, DALLAS, TEXAS 75382-9009
 15145786 +Fia Card Services, NA As Successor In Interest to, Bank of America NA and Mbn America Bank,
 1000 Samoset Drive, DE5-023-03-03, Newark, DE 19713-6000
 14934965 +Fidelity Investments, 100 Crosby Parkway, Covington, CT 41015-4399
 14934966 +Fifth Third Bank, P.O. Box 740778, Cincinnati, OH 45274-0778
 15195243 +Fifth Third Bank, Bankruptcy Department/MD#RSCB3E, 1830 E Paris SE,
 Grand Rapids MI 49546-6253
 14934967 +Fifth Third Bank Customer Service, MD 1MOC2G-4050, 38 Fountain Square Plaza,
 Cincinnati, OH 45263-0001
 14934968 +Fisherman's Village-Oxford Asoc LP, 2975 Coast Dr, Indianapolis, IN 46214-1655
 15828117 +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200,
 Tucson, AZ 85712-1083
 15107907 JPMorgan Chase Bank, N.A., Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 17307427 JPMorgan Chase Bank, N.A., Chase Records Center, Mail Code LA4-5555 - 700 Kansas Lane,
 Monroe, LA 71203
 14934970 +Khami Bakowz, 7447 Kedvale, Skokie, IL 60076-3801
 15192153 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., c/o Citibank,
 POB 41067, NORFOLK VA 23541-1067
 15298314 +Silverbell Irrigation & Drainage, P O Box 879, Arizona City, AZ 85123-6511
 14934972 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197)
 20349922 +eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200,
 Tucson, AZ 85712-1083

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

16521833 E-mail/Text: g20956@att.com Nov 14 2013 04:17:20 AT & T, P O Box 6428,
 Carol Stream, IL 60197-6428
 14952855 E-mail/PDF: mrdiscen@discoverfinancial.com Nov 14 2013 04:38:53 DISCOVER BANK,
 DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025
 14934964 E-mail/PDF: mrdiscen@discoverfinancial.com Nov 14 2013 04:38:53 Discover Card,
 P.O. Box 30421, Salt Lake City, UT 84130-0421
 14934971 E-mail/Text: bnckohlsnotices@becket-lee.com Nov 14 2013 04:14:58 Kohl's, P.O. Box 3043,
 Milwaukee, WI 53201-3043

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

15055421* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit Corporation, 5005 North River Blvd., N.E.,
 Cedar Rapids, IA 52411-6634)
 14934969 ##HSBC Retail Services, PO Box 15521, Wilmington, DE 19850-5521

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-1

User: pseamann
Form ID: pdf006

Page 2 of 2
Total Noticed: 31

Date Rcvd: Nov 13, 2013

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2013

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2013 at the address(es) listed below:

Christopher J Harney on behalf of Debtor Namrood B. Shiba charney@seyfarth.com,
cthollen@seyfarth.com;chidocket@seyfarth.com
David P Leibowitz, ESQ dleibowitz@lakelaw.com,
il64@ecfcbis.com;ECF@lakelaw.com;dl@trustesolutions.com;dl@trustesolutions.net
David P Leibowitz, ESQ on behalf of Trustee David P Leibowitz, ESQ dleibowitz@lakelaw.com,
czuniga@lakelaw.com;jstorer@lakelaw.com;ECF@lakelaw.com
John Eggum on behalf of Trustee David P Leibowitz, ESQ jeggum@fgppr.com
John F. Torres on behalf of Creditor Toyota Motor Credit Corporation jftlaw@earthlink.net
John M Brom on behalf of Debtor Namrood B. Shiba jbrom@querrey.com,
dkastner@querrey.com;dnuding@querrey.com
Marc D Sherman on behalf of Creditor Assyrian General Conference marc@mshermanlawoffice.com,
info@mshermanlawoffice.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Steven C Lindberg on behalf of Creditor Chase Home Finance LLC bankruptcy@fallaw.com
TOTAL: 9